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Proposed article: **Work and retirement in an ageing world: the case of older workers in the UK**

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One of the key consequences of an ageing world has been to cast research and policy spotlights onto the ‘older workforce’. Approaches have differed between countries, but common supply-oriented initiatives include encouraging people to work longer by removing barriers to entering, or remaining in, work, and providing disincentives to leave work ‘early’, i.e. before or at retirement age. Less attention has been paid to the demand for older workers, although various legislative approaches have prevailed upon employers to adopt fairer employment practices or to actively manage their ageing workforce. Using the case of the UK as its starting point, this article draws upon an international body of research to critically appraise some of the key contemporary concerns and debates surrounding the employability of older workers, taken here to mean those aged 50 years and over. It questions the extent to which the hold on early retirement is weakening; investigates employers’ practices and attitudes towards older workers; examines trends in age discrimination; and takes into account the often neglected voice in these debates – that of the older workers themselves. The article concludes by considering some implications for current and future attempts to alter the balance between work and the rest of our lives.

Key words: older workers; demand; employers’ approaches

Introduction

The inextricable links between demographic trends and the consequences for labour markets in the industrialised nations are aptly summed up in the title of the Organisation for Economic Co-operation and Development's (OECD) (2006) publication: *Live Longer Work Longer*. Amidst predictions of workforce shrinkage and rising dependency ratios, governments have become concerned with keeping people in work for longer. It is argued that paying attention to the employment of so-called 'older' workers, that is those aged 50 and over, will tackle both parts of the dependency ratio – by engendering more taxable capacity within economies, as well as reducing dependency of future older people on the State (Zaidi and Fuchs, 2006: 13). There is a concern that retirement has been 'overdone':

The original idea was that people should enjoy a bit of a rest after a life at work, but nobody imagined that the rest would stretch to almost a quarter-century. (Economist, 2009)

The current (2008) employment situation of over-50s across the OECD countries is presented in Table 1. These figures represent marked increases in most countries since the turn of the century; but in many cases still fall short of international targets.

<<<< Insert Table 1 about here >>>>

International policy-based research has focused on identifying and minimising or removing barriers to increasing labour market participation up to and beyond official retirement or state pension ages. A review of policies across 21 OECD countries concluded that there were three categories of barriers: financial disincentives; employer barriers; and weak employability (OECD, 2006).

The **financial disincentives** to working longer refer mainly to welfare or other social protection systems, such as old-age pensions, and benefits for those unable to work

because of disability or poor health. Perhaps more frequently referred to as supply-side initiatives (see Bell and McVicar and Lisenkova et al. in this issue for fuller discussions), they also include formal, government endorsed, schemes to encourage early retirement as well as tacit government endorsement of de facto early retirement schemes such as voluntary redundancy schemes which favour those nearing retirement. **Employer barriers** tend to centre around employer attitudes and negative stereotypes attached to older workers as well as issues associated with costs and productivity of older workers. Many OECD countries have adopted legislative approaches which aim to change employer practices, and even employer attitudes. The issues of **weak employability** have focused on improving the skills older workers possess and improving access to employment for those not employed. They have also, especially in the Scandinavian countries, paid some attention to improving the conditions of the workplace and jobs themselves.

Against this background, the purpose of this article is to examine in some detail the current employment situation of older workers. It seeks to provide insight into matters surrounding employer barriers, a relatively neglected aspect of the debates on employability (Van Dalen et al. 2009). Not only are employers' attitudes, practices and policies a key component of the OECD's analysis, but some believe they are *the* key to changing retirement behaviour (Vickerstaff et al. 2004). The article will also give voice to an element that is entirely absent from the OECD's assessment – that of the over-50s themselves. The UK is used as the starting point for the empirical analysis – a State focus on extending working lives combined with the recent introduction, in 2006, of legislation to combat workplace age discrimination would suggest it is worthy of scrutiny. The experience of the UK will be located in a wider,

international, context, to assess current and future attempts to alter the balance between work and the rest of our lives.

Older Workers in the UK: the current situation

Public and policy recognition of the ‘older worker problem’ is now firmly established in the UK. A classic ‘liberal’ welfare regime (Esping-Andersen 1990) has led to an emphasis on older workers’ obligations to seek or remain in employment while limiting incentives to retire early (Ginn and Fast 2006). In the conditions of a largely deregulated labour market, government policy has concentrated on supply side issues. There have been measures to raise state pension ages; to reduce the incentives in the benefit and pension regimes to retire early or take ill-health or disability pathways out of the labour market; measures designed to support or subsidise people back into employment, to make work pay; and a range of training policies to equip older workers to get back into, or stay in the labour market (Vickerstaff et al. 2007: 205; DWP, 2006: 143-4). While not questioning the importance of such a focus, this article starts from the position that the *demand* for older workers has received less attention. In 2006, employers’ policies, practices and attitudes did receive some emphasis, with the enactment of the Employment Equality (Age) Regulations (henceforth referred to as the Regulations). These outlawed unjustified age discrimination in employment, but controversially installed a default retirement age of 65. Employees have the right to request to work beyond retirement age and employers have a duty to consider that request (but do not have to provide reasons for declining). The default retirement age has been challenged in UK and European courts but is to remain for the time-being, at least until the Government’s review in 2010.

Within this policy context, rates of employment¹ of men and women aged 50 and over in the UK could be considered healthy, certainly in relation to OECD averages. They are also higher than the European summit (Stockholm) target of 50% of employees aged 55-64 in employment by 2010. Referring back to Table 1, it can be seen that employment of men and women in their 50s and up until current state pension ages (SPA) (60 for women and 65 for men) reach or exceed the OCED averages for each group. However, employment rates decline markedly after SPA, dropping below OCED averages in the later 60s.

Figures from the UK's internal Labour Force Survey (LFS) show rising employment amongst the over-50s over the past decade (DWP, 2009: 7). Average retirement age has also increased. At the turn of the century in the UK men on average left the labour market at the age of 63 and women at 61 (Phillipson and Smith, 2005:1). By the spring quarter (April-June) 2008 the average ages had risen to 64.6 for men and 61.9 for women (Office for National Statistics (ONS), 2008).

However, scrutiny of LFS figures shows that SPA still represent de facto retirement for many people as there is a significant fall-off in employment at 60 for women and 65 for men. Moreover, the statistics show that the proportion of workers aged between 50 and SPA who are inactive because of retirement has actually increased from 6.0% in 1999 to 6.3% in 2007 (DWP, 2008a: 8). Scrutinising these trends by gender reveals that the rising employment rates are driven by an increase in the employment rate for older women (DWP, 2008a: 24), and that early retirement has

¹ All discussion of employment rates refers to formal employment, and includes those who are self-employed.

decreased among women but increased among men (DWP, 2008a: 8). Therefore the current situation is one where a significant percentage of workers, particularly men, still retire 'early'. More detailed analysis shows that men aged 50-64 at either end of the occupational hierarchy – those in managerial or professional occupations and those in routine or manual jobs - are less likely to be employed than those in intermediate occupations (Dini, 2009: 13)

Employers' approaches to older workers

Of course, these statistics cannot provide insight into the reasons behind the figures and trends. Some commentators believe that older workers have been the beneficiary of favourable economic conditions which have raised employment rates across the board (see e.g. Muller-Camen et al. 2009; see also Bell and McVicar in this issue), at least until the last year or so. Another hypothesis is that employer barriers are abating, that employers are changing their policies, practices and attitudes towards older workers. There has been no systematic investigation into employers' approaches and how these may be changing in response to legislation or demographic factors. This section therefore attempts to collate and interpret available evidence to determine the extent to which employers are altering their policies and are looking to value older workers.

In general, research among employers in the UK has indicated at best a limited awareness of demographic trends and the potential impact on their labour use strategies. A qualitative study of employers (Loretto and White, 2006) found that a combination of short-term ad hoc approaches to resourcing, together with a sense of complacency amongst some employers who currently did not have any problems and

a sense of fatalism which was often linked to globalisation, worked together to reinforce passivity and inaction. Employers' lack of awareness of the demographic trends was also highlighted in case studies of 70 firms across England (McNair et al. 2007). Where there was an awareness of age, approaches could be divided into two: in the value-driven sectors, e.g. health and social care, age management was encompassed under the principal of equality; in pragmatic sectors, e.g. construction, age management was adopted in response to market demand and labour shortages. The problem with both these approaches is that they may overlook and/or de-prioritise age. For example, Chris Ball, chief executive of The Age and Employment Network (TAEN) has articulated how an emphasis on equal opportunities in training regardless of age has had a detrimental effect on opportunities for adult learning.

Recruitment and retention

Overall, research evidence indicates that more attention is being paid to retention of existing older employees than to recruitment of new older workers. This was a clear finding from McNair et al's (2007) case studies and was also reflected in a global survey of 28,000 employers conducted across 25 countries in October 2006 by Manpower (Manpower 2007). The survey included 1,720 employers in the UK, and found that across the UK 13% of employers said their organisation had a strategy to recruit older workers, while 24% had developed a strategy to retain workers past retirement age.

Van Dalen et al. (2009) reported that 60% of UK employers in their 2005 survey had taken measures to encourage workers staying until 65: 42% had 'done something' to recruit more older workers, while 23% claimed to be actively recruiting ex-employees

who have already taken early retirement. These figures significantly outstrip levels of action in the other countries surveyed – Greece, Spain and Netherlands. These figures are much higher than other surveys, and the authors noted that the UK employers in their survey were generally ‘the most active in tackling the problem of labour market shortages’ (2009: 56) which meant they were also the most open to the possible inflow of workers from other countries. A full examination of the effects of immigration is outwith the scope of this article, but since 2005, especially since the accession of the A8 countries to the European Union, there is some indication that employers have switched their focus to immigrant workers in preference to older workers, at least for certain low-skill, low-paid jobs (Danson, 2007; see also Bloom et al. and Lisenkova et al., in this issue).

Retirement

There appears to be wide variation in employer policies and practices towards retirement. According to the Chartered Institute of Personnel and Development (CIPD) (2008: 5), some UK organisations have either removed retirement age altogether or have raised them, in some cases to 75. While ‘most’ firms in McNair et al.’s case studies had retained some older people after their normal retirement age, only some had abolished their retirement ages. A more recent survey (2009) conducted among 198 HR professionals across the UK showed that 85% still had a mandatory retirement age (MRA). While many acknowledged that there could be disadvantages associated with this (e.g. loss of talent to the organisation), they also felt there were key benefits. Key among these was an issue currently demanding policy and public attention – facilitating the employment of young people. Eighty per

cent felt that having an MRA created employment and career opportunities for young people (TAEN/Employers Forum on Age, 2009).

The manufacturers' association EEF interviewed 230 of its member companies in GB in January 2008, and found the most widespread concern, expressed by 76% of those interviewed, to be losing specialist skills because of older workers retiring. Despite this, two-thirds of employers wanted to retain a default retirement age, for most this was 65. The reason for this was that they wanted to be able to plan and also wanted older employees to be able to retire with dignity.

The dignity reason was also highlighted in the case study research in English firms. However, the authors of that study were rather more sceptical of employers' underlying motives for wishing to retain a retirement age.

'The concern with how to refuse requests was sometimes presented as an attempt to allow individuals to retire with dignity, but in some cases it looked more like an evasion of managerial responsibility.' (McNair et al. 2007: 8)

Overall, McNair et al. reported a general lack of understanding of the retirement aspects of the Regulations among employers and a concern about how to refuse requests to work longer. It should be borne in mind that this research was conducted in 2006 just before the Regulations were implemented. A more recent picture, from the TAEN/EFA survey in 2009 showed that of those employers with an MRA, 10% said they 'always' allowed employees to stay on past retirement, 6% 'never' did so, with the majority, 84%, saying they 'sometimes' did agree to requests to work longer. Strikingly what is missing from this survey is any sort of indication of overall numbers of requests. A crucial aspect of retirement age policy is that of the

occupational pension. Around 50% of employees in the UK are members of an employer's scheme, with a heavy bias towards public sector and large enterprises (Meyer and Bridgen, 2008). The high-profile move away from defined benefit schemes in favour of defined contribution schemes may well influence employers' adherence to a fixed retirement age, as well as employees' attitudes to working longer.

Flexible working

In much of the research on older workers, flexible working is advocated as a means of retaining older workers for longer and attracting them into the workforce (e.g. Loretto et al. 2005; Loretto et al. 2007; Smeaton and Vegeris, 2009). It has even been regarded as 'essential' to making the most of an ageing workforce (Boyes et al. 2007: 16).

Flexible working may provide opportunities to downshift at the end of careers, may provide bridge jobs between full employment and full retirement and may encourage those not currently in work to return. McNair et al's (2007) case studies found some key sectoral differences in employer attitudes towards flexible working among older workers. It was encouraged in sectors such as retail, health and social care and the voluntary sector, but not encouraged in construction. In 2008, nearly two-fifths of employers (especially larger employers) in the EEF survey of manufacturers offered flexible working hours. However, these were not necessarily related to the employment or retention of older workers. Winding down programmes were in operation amongst only 20% of firms, with another 25% saying they would consider implementing such practice. Comparing the position across several large UK

datasets, Cebulla and his colleagues (2007) found a limited take-up of flexible working amongst workers over SPA, i.e. the prevalence of firms offering flexible working options exceeded the numbers of workers taking these up.

Certainly, examination of patterns of flexible working among the over-50s in the UK reveals remarkably little of it happening. Loretto et al's (2007) analysis of the UK situation in 2006 revealed that with the exception of part-time working, there was little evidence of flexible working – most over-50s work full-time, on open-ended contracts and few have access to temporal flexibility within their jobs. Updating the analysis for this article reveals little change other than a *decrease* in prevalence of part-time working amongst all age groups from 50 to 70+. This decrease is set against changes to legislation in 2006 which allowed employees to continue to work for the same employer whilst drawing an occupational pension from that employer, a move that might have been expected to encourage phased retirement via part-time working (Banks and Tetlow, 2008).

Training and lifelong learning

Despite widespread acknowledgement of the importance of training and workplace learning for improving employability older workers, there is a concern that many over-50s are overlooked, either because of discriminatory attitudes (Loretto et al. 2000) or because of the jobs they do (CIPD, 2008). McNair et al. (2007) found that most employers did not actively encourage training among their older workers. They felt that the decline of training with age arises from 'collusion' between employer and employee: both parties tacitly agreeing to a winding down. This reluctance to invest in appears to exist even when approaches to older workers are otherwise positive, and

may reflect employers' concerns over rates of return of investment in training (Mayhew et al. 2008). Van Dalen et al. (2009) noted that, although UK employers reported more positive attitudes to older workers than did those from the other countries, it was striking that the majority felt they were not responsible for lifelong learning. This may be a very short-sighted approach: more than one third of respondents in a survey of Belgian workers aged 40 and over claimed that extra training would influence them to postpone retirement (Buyens et al. 2009: 110). Furthermore, Fourage and Schils' (2009) analysis of 13 European countries indicated a positive association between provision of training and extending working lives.

Job quality and age stereotypes

Despite evidence of individual cases of good practice in the employment of older workers, concerns remain about the quality of jobs available and offered to the over-50s. Age-related stereotypes held by employers have remained remarkably constant over nearly two decades of employment research. In the early 1990s, surveys of employers showed that employers perceived older workers to have certain positive attributes, such as reliability and loyalty but also some less desirable characteristics (Taylor and Walker 1994) such as being less flexible and more cautious, and less productive (Taylor and Walker 1998; Lyon and Pollard 1997). A meta-analysis conducted by Posthuma and Campion (2009) suggests that negative stereotypes are more common than positive.

These stereotypes have endured into the early 2000s (Loretto and White 2006) and post Regulations (Parry and Tyson 2009). They are not constrained to the UK: Chiu et al. (2001) demonstrated shared stereotypes in UK and Hong Kong, while Van

Dalen et al. (2009) drew attention to commonalities in employer stereotypes across Europe. The salience of these stereotypes is that they may lead to age-typing of jobs (Oswick and Rosenthal 2001) whereby certain jobs, usually those at the menial end of the jobs hierarchy, are designated as appropriate for older workers while others are better avoided. For example, in Loretto and White's (2006) study, older workers were thought to be especially suited to mentoring roles, capitalising on their high levels of general and interpersonal skills as well as on their experience. However, older workers were also often viewed as a contingent, and possibly cheaper workforce. A related concern is that once older workers are in these jobs, they remain there as there are few opportunities for training and development (CIPD 2008). Walker et al. (2006) have drawn attention to the polarisation between 'good' and 'bad' jobs as a result of globalisation, and voice concerns that jobs available to older workers into the future, e.g. as bridge employment, will be firmly in the bottom of that hourglass.

Buyens et al. (2009) have proposed that such stereotypes end up in a self-fulfilling prophecy as older workers end up avoiding those jobs that society deems are not suitable for them. Based on their survey of employees in Belgium, the authors argue that such stereotypes de-motivate older workers which may serve to reduce their performance and productivity, and further reinforce the negative stereotypes. Other work has also observed this internalisation of stereotypes and assumptions, indicating that it leads to older workers not only being more negative about themselves as individuals, but also about other older workers (Loretto et al. 2000, Posthuma and Campion 2009).

End of age discrimination in the workplace?

Aligned to these issues is the question over the extent to which employers merely comply with the legislation because they have to, as opposed to truly changing their practices and attitudes. The CIPD commented that ‘most [organisations] have simply taken a compliance approach with regard to the age legislation.’ (CIPD, 2008: 9). Parry and Tyson (2009), in their survey of HR managers, found that although legislation had been influential in the adoption of age policies, respondents felt that they were responding to not only coercive forces, but were also concerned with mimetic processes and moral justification. Muller-Camen et al. (2009)’s series of expert interviews would suggest a major incentive for employers is to avoid negative publicity.

While the legislation may have served to moderate policies and practices which directly or indirectly discriminated on grounds of age, it is not clear how, if at all, they have attenuated ageist attitudes and beliefs. One issue is that of ‘new ageism’ (McVittie et al. 2003), whereby employers hide behind policies. This may well be the case with the default retirement age. Another issue is explicit versus covert discrimination. Experience from New Zealand, which has had legislation in place since 1999, has shown a reduction in explicit ageism – e.g. the use of terms such as ‘young’ in job advertisements. However, hidden ageism, especially where older employees may internalise ageist assumptions and attitudes, is less easy to detect and tackle. Aligned to this is the suggestion that age discrimination is somehow a lesser discrimination than other forms, the perceptions that levels of disadvantage are not as great. Two points are offered in support of this view. Firstly scrutiny of compensation levels in the UK’s employment tribunals system for awards made to successful cases of discrimination show that the median award in the year 2007-2008

for age to be £1,526, as opposed to sex (£5,200), race (£8,120) and disability (£8,363) (Employment Tribunal Statistics). Secondly reference to the popular media suggests that is still acceptable to insult the elderly in a way that would simply not be tolerated on grounds of e.g. race or gender. A column for one of the UK's leading weekend papers recently asked: '*Are Wrinklies Worth it?*' Posthuma and Campion (2009) in their comprehensive review of research material on age stereotypes in the workplace commented that the focus on preventing discrimination arising from age stereotypes was much less than that on race or gender stereotypes. All of this points to the 'deeply rooted nature' of ageism and age discrimination in societies around the world (Wood et al. 2008; Marshall, 2007), something which is not going to be overcome by legislation or exhortation.

Taken as a whole, the empirical evidence reveals a picture of ambivalence and a substantial disconnect between employer attitudes, policies and behaviour. The research by Loretto and White (2006) tried to cast some light onto the relationships between these variables. They concluded that the end of the employment contract (retirement and redundancy) was more affected by official policy often directly linked to legal regulation, while employer attitudes had more of an effect on issues relating to recruitment, performance management and development. However since the Regulations 2006, employers have had more discretion over retirement ages and practice does not seem to have changed markedly, possibly indicating that (negative) attitudes to older workers hold sway. Other difficulties arise from gaps between official policy and 'grassroots practice' (Loretto and White, 2006) – many of the surveys reported in this article are based on the opinions of HR managers and as such may not reflect the attitudes and practices of those actually involved in recruitment,

retention etc. Recent research into ‘age positive’ employers (Smeaton et al. 2010) confirmed implementation difficulties even amongst those organisations who had made a public commitment to age equality.

What do older workers want?

Although research on employers’ use of and attitudes towards older workers is patchy, there has been even less investigation into the attitudes and desires of the older workers themselves. There is a general belief that more people want to work longer, or may not be able to afford retirement. In common with other OECD countries (Cebulla et al. 2007), the UK is raising its State Pension Ages, and along with shortfalls in private pension arrangements, it is widely thought that people will need to work longer for financial reasons.

Several surveys, conducted by or on behalf of interested parties such as the financial sector, make great purchase of headline findings that: ‘a majority of people ...intend to continue working in some capacity past their normal retirement age’ (Aegon, 2009). Digging behind the headlines, however, reveals a more qualified picture. In this Aegon survey, for example, only 11% of respondents wanted to remain in full-time employment in the same field, with rather more – 20% wishing to work part-time. The most popular option of all, reported by 29%, was to stop working completely. A comprehensive survey of nearly 2000 over-50s across Britain indicated that, on average, men wished to retire when they were 63; women at 62 (Smeaton et al. 2010: 68). Such details better reflect the relative modest increases in employment rates of those past SPA reported earlier in this article. Evidence from national surveys (e.g. the English Longitudinal Study of Ageing (ELSA)) tends to

focus on individual-level factors associated with decisions surrounding working in later life and retirement. The concept of push and pull factors has been used to classify the range of drivers towards retirement (see Smeaton and Vegeris, 2009 for a review), with the actions of employers, certainly in the 1990s, being associated with people being pushed out of employment via early retirement or discriminatory practices.

Despite the value of this research, even the most detailed quantitative analysis can say little about how these decisions around work and retirement are made and how they may be affected by the attitudes and actions of employers. Recent qualitative research conducted among 96 people aged between 50 and 64 in the UK revealed a disparate range of attitudes towards working up to and beyond retirement age (Vickerstaff et al. 2008). The findings confirmed those obtained from quantitative research by highlighting the importance of caring, previous career history, marital status etc in influencing decisions about when and how to retire. In particular they demonstrated the ways in which women's attitudes towards and plans for retirement are very different from men's. Overall there was no great appetite for working longer. Many of those (especially men) who did not want to work beyond retirement age felt that they had done their bit, often leaving school at age 15 or 16 and working solidly for 40 or more years. On other hand, women were more likely to view retirement as an opportunity to exit an unfulfilling job. Many of the women in the study had interrupted work histories, often because of successive caring responsibilities. As a result they had ended working below their capacities, frequently in jobs with inferior terms and conditions.

One overarching theme to emerge was that people felt that the treatment they had received at the end of their working life was less than dignified.

‘Unfortunately you’re dealing with faceless people. I never really got a load of advice from them on retirement. I don’t think they care. They’re just glad... “well there’s another high-salaried person away. We don’t have to find that money every month to pay him”.’

Amongst those who were considering extending their working lives, flexible working and quality of jobs were paramount. However, in many cases, the flexibility desired by older workers would not fulfil an employer’s business needs. For example, some older workers spoke about being able to suit themselves, to take time off for frequent holidays etc. In common with other research, the importance of choice was paramount, but ability to exercise choice was extremely uneven, and often constrained by the attitudes and actions of employers. A pervading theme was scepticism: accounts revealed a high level of mistrust of the motives of employers, the pensions industry and governments. Such attitudes are crucial because, as has been shown in a study of Belgian workers (Buyens et al. 2009), there is a huge difference between perceptions of a ‘right’ to work after 65 and a ‘duty’ to do so, the former being regarded as a positive influence on intentions, the latter unanimously negative. Furthermore, longitudinal research has confirmed a high degree of correlation between expectations of working longer and retiring and actual behaviours (Banks and Tetlow, 2008).

Conclusions

This article has considered the case of the UK, a ‘success story’ (Funk, 2004: 22) in international terms as regards improving the employment of older workers. Nevertheless, moving away from a focus on numbers and examining the situation

more qualitatively has revealed a less positive picture. This final section will draw together the main themes arising from the article to make recommendations for future research.

There is a gap between the rhetoric and often prescriptive exhortations to employ older workers and what is happening in reality. For example, the DWP's 'Are you over 50?' advice leaflet (2008b: 8) asserts :

'There are lots of choices and opportunities available to you in your 50s and after that. More employers now understand the advantages of employing and keeping their older workers. There are also laws to help protect you at work.'

The evidence reviewed in this article shows a rather patchy picture amongst employers and highlights the limitations of law in changing attitudes and approaches. There may well be a mismatch in needs and expectations between employers and older workers. These points are illustrated by the issues around flexible working which is often viewed as a panacea to retain people in work or to provide an alternative to 'cliff-edge' retirement. However, as has been discussed, only a minority of older workers are working flexibly, and there is no sense of employers across the board actively looking to offer flexible work. Moreover, the types of flexibility preferred by older workers may not be attractive or sustainable to employers.

Related to this is the myth of the empowered worker: assumptions are made that people are aware of the options open to them and feel able to exercise those options. Research surrounding working longer and rights surrounding retirement has shown

this to be very far from the reality for many people (Vickerstaff et al. 2008; Smeaton et al. 2010).

Riach (2007) demonstrated how the social construction of the older worker as a point of difference has contributed to inequality and marginalisation. The empirical research highlights several examples of this 'othering' process. First, older workers have often been excluded in discussions of issues associated with age and age management (McNair et al. 2007). Second, employers still retain a notion of an ideal worker, whether or not one actually exists. This ideal worker is not older, which leads to merely conditional acceptance of the over-50s in employment – employers are willing to employ them as long as they are healthy and productive (Riach and Loretto, 2009), but even then only for certain jobs (Loretto and White, 2006). Third, othering leads to homogenisation of older workers, with the consequence that the differences exhibited between individuals in terms of experiences, skills, needs, expectations etc are not fully taken into account. In turn, this also results in employers distancing themselves from the reality of the situation. Distancing may help to explain some of the confusing patterns arising from the research, such as the paradox noted by Van Dalen et al. (2009) between the number of employers who expected retirement ages to increase and the number who felt it would increase in their own organisation.

Reviewing the UK situation, Hollywood et al. (2008: 28) asserted that although 'employment policies have increasingly focused on the ageing of the workforce, collectively these still have to demonstrate an impact on employer behaviour, attitudes or practices', a viewpoint supported by the evidence gathered for this article. At the start of the article, it was noted that employer barriers had received much less

attention as compared to the other elements in the OECD's triumvirate. Certainly in the UK, the policy emphasis in recent years has been placed on improving the supply of older workers (Lindsay et al. 2007), with relatively little scrutiny of the demand for them or indeed of the needs, wishes and expectations of the over-50s themselves.

The way forward requires an alignment of macro and micro rationality, whether this be in relation to employers (Van Dalen et al. 2009: 59) or older workers themselves (Ginn and Fast, 2006: 689). Nevertheless, this article would argue that focusing on the individual worker in a vacuum is not helpful either. Two of the key debates: productivity of older workers and retirement timing are illustrative of an overly-narrow focus. Debates on productivity have centred around whether or not individual productivity declines with age and possible moderating factors such as skill, health and experience on that relationship (see Posthuma and Campion, 2009 for an overview). However, these debates fail to take into account the reality of work for many people – relatively few people work in isolation, and groups or teams may be the salient performance unit. Lisenkova et al. (this issue) recognise the fallacy of the lone worker, by noting that on a macro-level, the productivity of older workers is inter-dependent with that of younger workers. There is also remarkably little discussion over ways in which productivity may vary across different industries and occupations. Similarly much of the analysis of retirement tends to treat decisions as the property of individuals, whereas in practice decisions are affected by complex interactions between a plethora of personal, structural and cultural factors (Vickerstaff et al. 2008).

Future attempts to understand and improve the employment of older workers should also question the relentlessly positive approaches adopted to date. There is an underlying assumption to much of the work that all that needs to be done is to open employers' eyes to the value of older workers (the business case or diversity argument). Yet, in practice, there may well be good business arguments for *not* employing older workers, a debate clearly illustrated by the UK Government's conflicted and confused approach to legislating over retirement age, and related concerns expressed by employers over a poor return on investment in training of those nearing retirement. Moreover, it may be that older workers' place in the policy spotlight will be eclipsed by worries over rising youth unemployment – UK figures in 2009 have shown marked increases in unemployment amongst 16-24 year olds, and the media is already referring to a 'lost generation'. Finally, there is need to widen the focus from only considering paid, formal work. One of the key considerations of ageing populations is care, and the provision of unpaid informal care. Demand for this is expected to increase, with care of spouses adding to existing care of elders and children/grandchildren (Dini, 2009). This obviously makes a significant, though largely uncoded, contribution to any economy, has implications for employers and how they organise work (Vickerstaff et al. 2009), and may be a crucial factor in decisions as to when and how to move from work to retirement. Moreover, we know virtually nothing about older workers in the informal economy, but there are indications that older women may work in various ad hoc and unrecorded arrangements (Vickerstaff et al. 2008). Considering these issues highlights the importance of adopting a holistic approach to examining the ways in which the rest of our lives may be viewed and construed.

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Table 1: OECD employment rates 2008 (percentage of each age group and gender who are in employment)

Country	Age groups							
	50-54		55-59		60-64		65-69	
	Men	Women	Men	Women	Men	Women	Men	Women
Australia	84.7	72.4	74.1	59.7	56.1	36.9	28.3	14.0
Austria	84.7	73.9	71.9	47.0	29.1	13.0	11.2	6.0
Belgium	82.9	61.3	57.8	37.2	22.2	10.1	4.1	1.3
Canada	83.9	75.7	73.0	62.7	51.7	39.0	26.0	15.4
Czech Republic	88.9	83.4	81.4	52.9	39.6	14.7	13.1	6.5
Denmark	89.4	81.5	85.1	75.3	43.6	28.6	17.1	7.9
Finland	82.3	84.4	69.2	71.7	43.2	39.0	14.3	5.9
France	86.0	75.5	58.9	54.0	18.3	14.6	5.1	3.0
Germany	84.7	74.0	76.7	61.3	43.2	27.2	9.8	5.6
Greece	86.4	50.7	74.4	36.2	44.0	19.4	16.1	5.1
Hungary	71.2	68.7	55.1	38.7	16.8	10.0	6.4	3.4
Iceland	94.2	86.4	93.0	84.6	83.2	69.2	57.4	43.0
Ireland	83.7	61.9	72.2	48.7	58.7	33.3	25.4	11.0
Italy	87.2	55.2	60.3	35.4	29.1	11.6	12.5	3.2
Japan	92.9	69.8	89.2	60.0	72.5	42.5	47.6	25.5
Korea	88.3	59.5	80.1	51.9	67.0	41.9	53.1	33.5
Luxembourg	89.4	60.8	61.6	47.4	21.6	13.1	4.0	2.0
Mexico	89.7	45.3	84.7	39.3	70.0	28.2	60.9	21.5
Netherlands	87.9	71.7	78.4	56.4	40.6	24.6	13.4	5.7
New Zealand	88.9	80.2	86.0	72.9	73.1	53.3	39.7	25.4
Norway	86.8	81.8	83.1	74.7	65.0	53.5	28.3	20.5
Poland	73.0	60.8	54.7	27.2	27.3	11.4	13.0	6.5
Portugal	84.7	65.9	66.6	51.2	48.8	35.8	31.4	22.2
Slovak Republic	81.9	74.9	74.2	37.3	30.6	6.8	6.0	1.9
Spain	82.5	54.3	73.3	40.1	47.3	21.6	8.2	4.0
Sweden	87.1	83.4	83.4	77.9	64.4	56.5	21.5	12.2
Switzerland	91.2	80.8	88.2	74.3	64.6	45.0		
Turkey	59.5	19.6	44.6	16.2	35.8	13.1		
UK	83.9	76.3	76.9	63.9	58.4	34.1	21.9	12.3
US	82.5	71.9	75.8	65.1	57.7	47.0	33.9	25.5
EU 19	83.7	68.2	68.8	49.8	38.7	21.9	12.4	6.1
EU 15	85.1	68.5	70.2	52.8	40.1	23.6	12.6	6.2
Europe	81.4	63.7	67.1	47.5	39.2	21.9	12.6	6.3
G7	85.3	71.3	76.1	60.1	53.5	36.7	28.1	17.3
N America	83.8	67.5	76.9	60.8	59.0	43.3	37.5	24.0
OECD	83.9	65.8	74.3	54.3	52.0	33.1	28.2	16.2

Source: OECD statistics, compiled from <http://stats.oecd.org/index.aspx>

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